

**dhe.mo.gov • info@dhe.mo.gov • facebook.com/journeytocollege • twitter.com/Journey2College**

# COHORT DEFAULT RATES

## CHALLENGES, ADJUSTMENTS and APPEALS

Presented by

Kim Slote

MDHE Policy Analyst

# TOPICS

- ❖ **Cohort Default Rate defined**
- ❖ **Sanctions**
- ❖ **Loan Record Detail Report**
- ❖ **Special Circumstances that affect CDRs**
- ❖ **Adjustments, Challenges and Appeals**

# What is a 3-Year Cohort Default Rate?

- ❖ For schools having 30 or more borrowers entering repayment in a fiscal year, the school's cohort default rate is the percentage of a school's borrowers who enter repayment on certain Federal Family Education Loans (FFELs) and/or William D. Ford Federal Direct Loans (Direct Loans) during that fiscal year and default (or meet the other specified condition) within the cohort default period.
- ❖ For schools with 29 or fewer borrowers entering repayment during a fiscal year, the cohort default rate is an "average rate" based on borrowers entering repayment over a three-year period.

(Chapter 2.1 of the CDR Guide, p.2)

# The CDR Calculation Process

# Cohort Default Period

- ❖ The “cohort default period” is the three-year period beginning on October 1 of the fiscal year a borrower enters repayment and ends on September 30 of the second fiscal year following the fiscal year the borrower entered repayment.

10/1/2013



9/30/2016



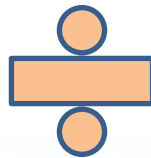
FY 2014

(Chapter 2.1 of the CDR Guide, p.2)



# Non-Average Rate Formula

**Number of borrowers in the denominator\* who defaulted or met the other specified condition during the cohort default period**



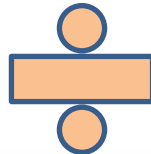
**Cohort Default Rate**

**Number of borrowers who entered repayment in the cohort fiscal year**

\*FFEL and Direct Loan

# Average Rate Formula

**Number of borrowers in the denominator\* who defaulted or met the other specified condition during the cohort default period applicable to their loans**



**Cohort  
Default  
Rate**

**Number of borrowers who entered repayment in the cohort fiscal year and the two preceding fiscal years**

\*FFEL and Direct Loan



# Sanctions

# 3-Year Cohort Default Rate Sanctions

**\*A school's three most recent official cohort default rates are 30.0 percent or greater for the three year CDR calculation**

- A school will lose Direct Loan eligibility
- A school will lose Federal Pell Grant eligibility

**\*A school's current official cohort default rate is greater than 40.0 percent, for the three year CDR calculation**

- A school will lose Direct Loan program eligibility

**\*A school will lose eligibility as indicated above for the remainder of the fiscal year in which the school is notified of its sanction and for the following two fiscal years, except in the event of a successful adjustment or appeal.**

**Chapter 2.4 of the CDR Guide**

# The Loan Record Detail Report

# The LRDR Import Tool

**Federal Student Aid**  
An OFFICE of the U.S. DEPARTMENT of EDUCATION

PROUD SPONSOR of  
the AMERICAN MIND®

**Default Management**

<a href="#">Home</a>	<a href="#">3-Year Searchable Database</a>	<a href="#">Contact Information</a>	<a href="#">FAQs</a>
----------------------	--	-------------------------------------	----------------------

**Default Management Search:**

[Advanced Search](#)

**CDR Guide**

- [Default Rate Guide Master File](#)
- [Contents](#)
- [Part 1 Introduction](#)
- [Part 2 General Information](#)
- [Part 3 Strategy](#)
- [Part 4 Challenges, Adjustments, and Appeals](#)
- [Glossary](#)
- [Appendices](#)
- [eCDR Notification](#)
- [3-Year Downloadable CDR Files](#)
- [Press Releases](#)
- [Archived Press Packages](#)
- [eAppeals](#)

## Cohort Default Rate Guide - Templates/Spreadsheets for Schools and Data Managers

Templates/Spreadsheets for Schools and Data Managers are offered in Microsoft Excel format (XLS) and in Portable Document Format (PDF). The PDF files require version 4.0 or greater of the free Adobe Acrobat Reader software.

**For Data Managers**

- [Monthly Status Report \(XLS\)](#)  
Instructions on the use of the above spreadsheet can be found in the Guide Under [Chapter 3.3 "Data Manager Strategies and Reports."](#)

**For Schools**

- [Loan Record Detail Report \(LRDR\) Import Tool \(XLS\)](#)  
Instructions for using the tool are provided on the first tab of the workbook.
- [Schools Record Spreadsheet \(XLS\)](#)  
Instructions on the use of the above spreadsheet can be found in the Guide under [Chapter 2.3 "Reviewing the Loan Record Detail Report."](#)
- [Incorrect Data Challenge/New Data Adjustment/Erroneous Data Appeal \(XLS\)](#)
- [Participation Rate Index \(XLS\)](#)
- [Loan Servicing Appeal \(XLS\)](#)
- [Low Income Rate \(XLS\)](#)
- [Placement Rate \(XLS\)](#)
- [Completion Rate \(XLS\)](#)  
Instructions on the use of the above spreadsheets can be found in the Guide under [Part 4 "Challenges, Adjustments, and Appeals."](#)

The LRDR Import Tool is found on the Default Management website under the CDR Guide/Templates section

# The LRDR Import Tool

**The LRDR Import Tool can be used to load data generated from the LRDR into a Microsoft Excel spreadsheet and is designed to help schools review and analyze their LRDR extract files.**

**A LRDR contains information on the loans used to calculate a school's draft or official cohort default rate and is distributed as part of the eCDR notification package. Each eCDR package contains an extract-type LRDR. When the LRDR extract is loaded into the LRDR Import Tool, the file is converted into a spreadsheet with assigned column headings, creating a view of the data that is manageable and easy to review for discrepancies and accurate data.**

# Reading the LRDR

*TITLE SECTION (Top of each page of LRDR)*

The diagram illustrates the fields in the LRDR Title Section. Callouts provide the following explanations:

- School Name and Address:** Points to the school's contact information.
- Cohort Fiscal Year:** Points to the 'COHORT YEAR' field.
- Specifies whether the LRDR is a draft or official cohort draft rate and indicates whether it was generated for a school or data manager:** Points to the 'OFFICIAL' field in the title.
- Organization ID – the school's Office of Postsecondary Education Identification (OPEID) number:** Points to the 'Organization ID Number' field.
- Date cohort default rate was calculated – note that all dates on the LRDR are listed in MM/DD/CCYY format. MM=month DD=day:** Points to the 'RATE CALCULATION DATE' field.
- Program Type – FFEL, Direct, or Dual:** Points to the 'Program Type' field.
- Number of cohort fiscal years included in the cohort default rate calculation – always "1" for a draft LRDR. If the school qualifies for use of the average rate calculation, data from three cohort fiscal years will be used, and a "3" will be shown on the official LRDR:** Points to the 'Years' field.

**U.S. DEPARTMENT OF EDUCATION  
NATIONAL STUDENT LOAN DATA SYSTEM (NSLDS)  
COHORT YEAR XXX OFFICIAL LOAN RECORD DETAIL REPORT (SCHOOL)**

Attention: Alexander Peachum  
Name: Graphic Tech  
Address: 9765 Arts Lane  
City: Coral City State: Iowa  
Country: United States Postal Code: 12345

Organization ID Number: 999999

Program Type: FFEL

Years: 1

RATE CALCULATION DATE: XX/XX/XX  
PAGE NO: 1

**Chapter 2.3 of the CDR Guide**



Academic Level Codes	
1	Freshman/First Year
2	Sophomore/Second year
3	Junior/Third Year
4	Senior/Fourth Year
5	Fifth Year/Other
A	First Year Graduate/Professional
B	Second Year Graduate/Professional
C	Third Year Graduate/Professional
D	Beyond Third Year Graduate/Professional
G	Graduate/Professional
N	Not Available

Information Protected By the Privacy Act of 1974 As Amended

# Body Section – Line 2 Loan Information

U.S. DEPARTMENT OF EDUCATION  
NATIONAL STUDENT LOAN DATA SYSTEM (NSLDS)  
REPORT YEAR XXX OFFICIAL LOAN RECORD DETAIL REPORT (SCHOOL)

Organization ID Number: Peachum Tech  
State: Iowa  
Postal Code: 12345  
Program Type: FFEL  
Yes

**Lender/Service/Holder** – that provided loan to the borrower

**\*Loan Type** – FFEL or Direct Loan (see code list)

**\*Loan Status** at time CDR was calculated (see code list)

**Loan Holder** – at time CDR was calculated

**\*Usage**  
Usage 1 – identifies how the borrower is used in the school's cohort default rate calculation.  
Usage 2 – identifies how the borrower is counted in each individual loan program

SSN	Last Name	First/M.I.	D.O.B	Original School	Begin Date	CLASS End Date	Academic Level	
0001-00-0001	CHARM	JIM K	06/30/1977	00XXXXXX	09/01/1999	05/30/2000	1	
8888888888	9999999999	SF	RP	00/00/0000	10/31/2002	\$ 2,625	667	
0001-01-0001	CHARM	JIM K	06/30/1977	00XXXXXX	09/01/2000	04/30/2001	3	
8888888888	9999999999	SU	RP	00/00/0000	10/31/2002	\$ 5,500	667	
0002-01-0001	XU	DENZIL A	10/01/1973	00XXXXXX	01/12/2000	05/12/2000	2	
0101 0101	D1 DU	IX	12/17/2003	00/00/0000	11/02/2002	\$ 3,500	0101	
0003-00-0001	Jackson	MARK R	10/29/1983	00XXXXXX	08/22/2002	05/09/2003	1	
0101 0101	D1 DA	00/00/0000	06/14/2003	\$ 2,625	0101	11/04/2002	W	
							12/13/2002	D DD

FFEL DIRECT DUAL

TOTAL DOLLARS IN DEFAULT 7,875  
TOTAL DOLLARS IN REPAY 44,625  
TOTAL INSURANCE CLAIM \*\*\*\*\* = Not Available

-Actual Numerator Count  
-Actual Denominator Count  
-Individual Program Total  
Appealed Rate flag: N

**\*Default/Neg Am Date**  
The date a guaranty agency paid a default claim to a lender (claim paid date) on a FFEL or the day a Direct Loan or FFEL purchased by the Department is considered in default either because the borrower has defaulted (default date) or met the other specified condition. This date determines if the loan is included in the numerator of the cohort default rate calculation.

**Claim Reason Code** – identifies why a claim was paid on a FFEL or if a Direct Loan or FFEL purchased by the Department is considered in default because the borrower has defaulted or met the other specified condition (see code list)

**\*Repay Date** – date the borrower entered into repayment on the loan. This date determines if the borrower is included in the denominator of the cohort default rate calculation.

**Amount** – the original principal amount of the loan.

**Guaranty Loan/Date** – date that the guaranty agency insured a FFEL or the first date of disbursement for a Direct Loan.

**Enrollment Status Code** – borrower's enrollment status at time the rate was calculated.

**Enrollment Status Date** – Last date the borrower's enrollment status changed. If no date is available, the data manager may use 01/01/1900. (Note that the enrollment status code and date may reflect subsequent enrollment at a different school rather than borrower's enrollment at the school listed on the LRDR.)

**\*Guarantor/Service**  
The data manager responsible for the loan. See data manager addresses at: [fap.ed.gov/DefaultManagement](http://fap.ed.gov/DefaultManagement)

**\* These fields are the ones most often cited in challenges and adjustments.**

# Summary – bottom of last page of LRDR

	FFEL	DIRECT	DUAL	
TOTAL DOLLARS IN DEFAULT :	1,071,266	7,875	0	(Based on Outstanding Principal Balance)
TOTAL DOLLARS IN REPAYMENT :	6,950,053	44,625	0	(Based on Outstanding Principal Balance)
TOTAL INSURANCE CLAIM PAYMENTS:	0			
***** = Not Available				
Actual Numerator Count :	134			Report Count : 129(B Usage 1 Codes only)
Actual Denominator Count:	842			Report Count : 837(D & B Usage 1 Codes)
INDIVIDUAL PROGRAM TALLY: FFEL:	134/842	DIRECT:	3/20	
Appealed Rate flag: N (D=Direct, I=Indirect, N=No Appeal, U=Unknown)				IC: 0 (Negative Amortization Only)
End of Loan Record Detail Report				
Report Generation Date: XX/XX/05				
-Default Rate Usage 1: D=Denominator, B=Numerator/Denominator, N=Not Used, E=Eligible but not counted				
Default Rate Usage 2: FD=FFEL Denominator, FB=FFEL Numerator/Denominator, DD=Direct Denominator, DB=Direct Numerator/Denominator, IC=ICR (Negative Amortization Only), N = Not Used, E = Eligible but not counted				
Information Protected By the Privacy Act of 1974 As Amended				

Total Dollars in Default – total outstanding principal balance (including any interest that has accrued on the loan since it went into default) for the defaulted loans that are included in the CDR calculation.

Total Dollars in Repayment – total dollar volume for loans that have entered repayment during the cohort fiscal year in question.

Total Insurance Claim Payments – actual amount of guaranty agency claims paid to lenders on FFELs.

Because the Total Dollars in Default includes interest, this figure will not match the Total Insurance Claim Payments, which does not include interest.

Actual Numerator Count – total number of unduplicated borrowers included in the numerator of the CDR calculation.

Actual Denominator Count – is the total number of unduplicated borrowers included in the denominator of the CDR calculation.

Actual Default Rate – based on one cohort fiscal year of data, which is, in most cases the school's cohort default rate. However, if a school has 29 or fewer borrowers entering repayment in the CDR calculation or if the school has a combined, substituted, or merged cohort default rate, the actual default rate will not reflect the school's cohort default rate.

Individual Program Tally – the number of borrowers identified with each loan program and the number of those borrowers who have defaulted or met the other specified condition. These fields are purely informational and do not reflect the school's cohort default rate.

Appealed Rate Flag –

(D) Direct = School's cohort default rate altered due to the school's adjustment/appeal

(I) Indirect = School's cohort default rate altered due to an adjustment/appeal filed by a different school in a combination/substitution/merger

(N) No Appeal = School's cohort default rate not altered by an adjustment/appeal

(U) Unknown = Adjustment/appeal status unknown for a cohort default rate prior to FY 1993.

Report Count/ Numerator –unduplicated borrowers listed on the LRDR with a "B" in the Usage 1 field.

Report Count/Denominator – unduplicated borrowers listed on the LRDR with a "D" or "B" in the Usage 1 field.

NOTE: the Report Count may differ from the Actual Count if rate has changed due to adjustment/appeal. The Actual Count will reflect adjustment/ appeal changes.

Income Contingent – this field is no longer used.

# Special Circumstances

# Special Circumstances

**Special circumstances that affect the cohort default rate calculation involve:**

- ❖ **Schools** (loans taken out at more than one school)
- ❖ **Repayment** (defaulted loans consolidated, loans paid in full before entering repayment)
- ❖ **Loans that were discharged, canceled or refunded** (loan discharged before repayment)
- ❖ **Loans that were repurchased** (loan repurchased due to default claim incorrectly submitted to guaranty agency)

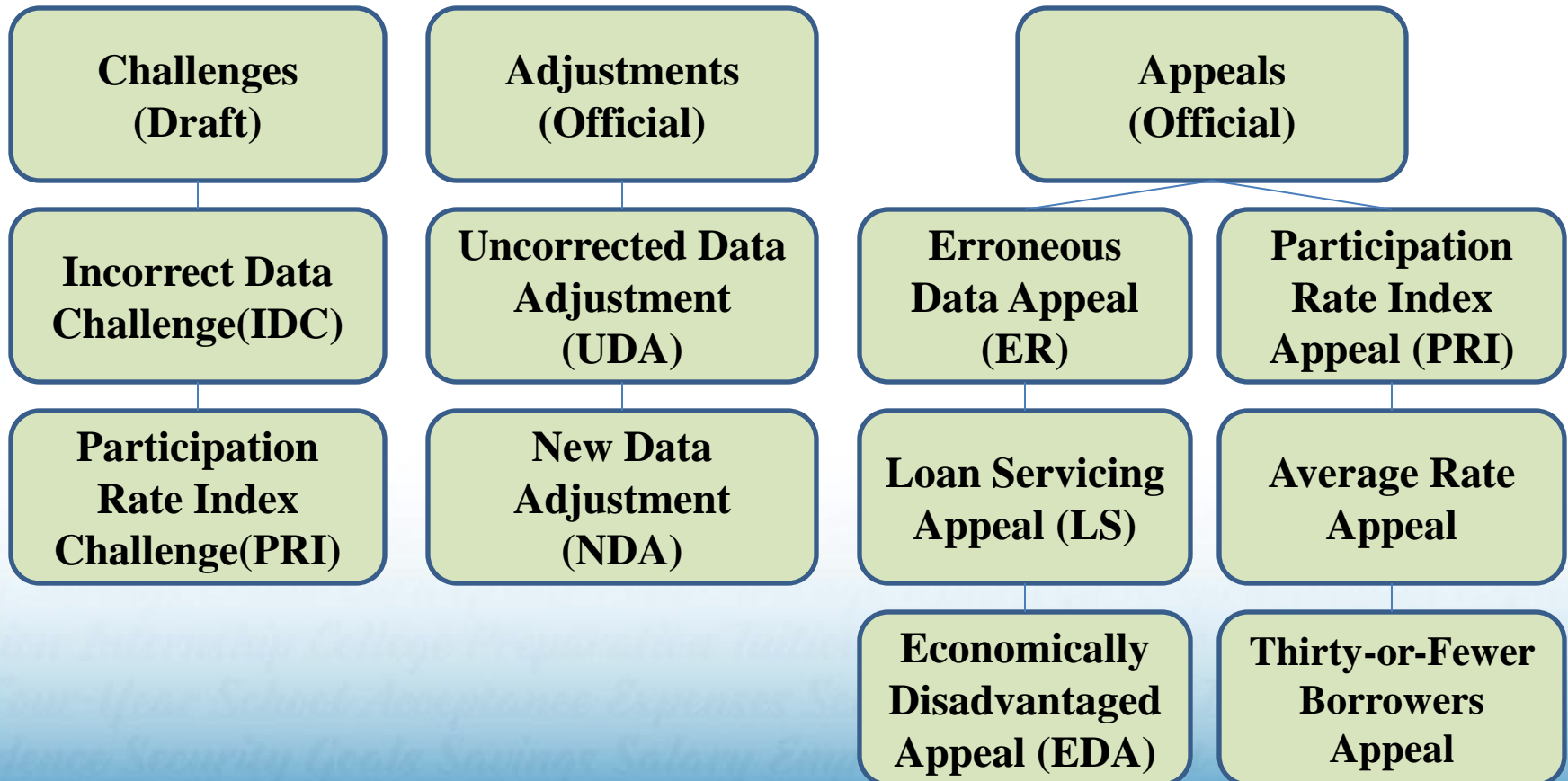
**Chapter 2.1 of the CDR Guide, p.10**



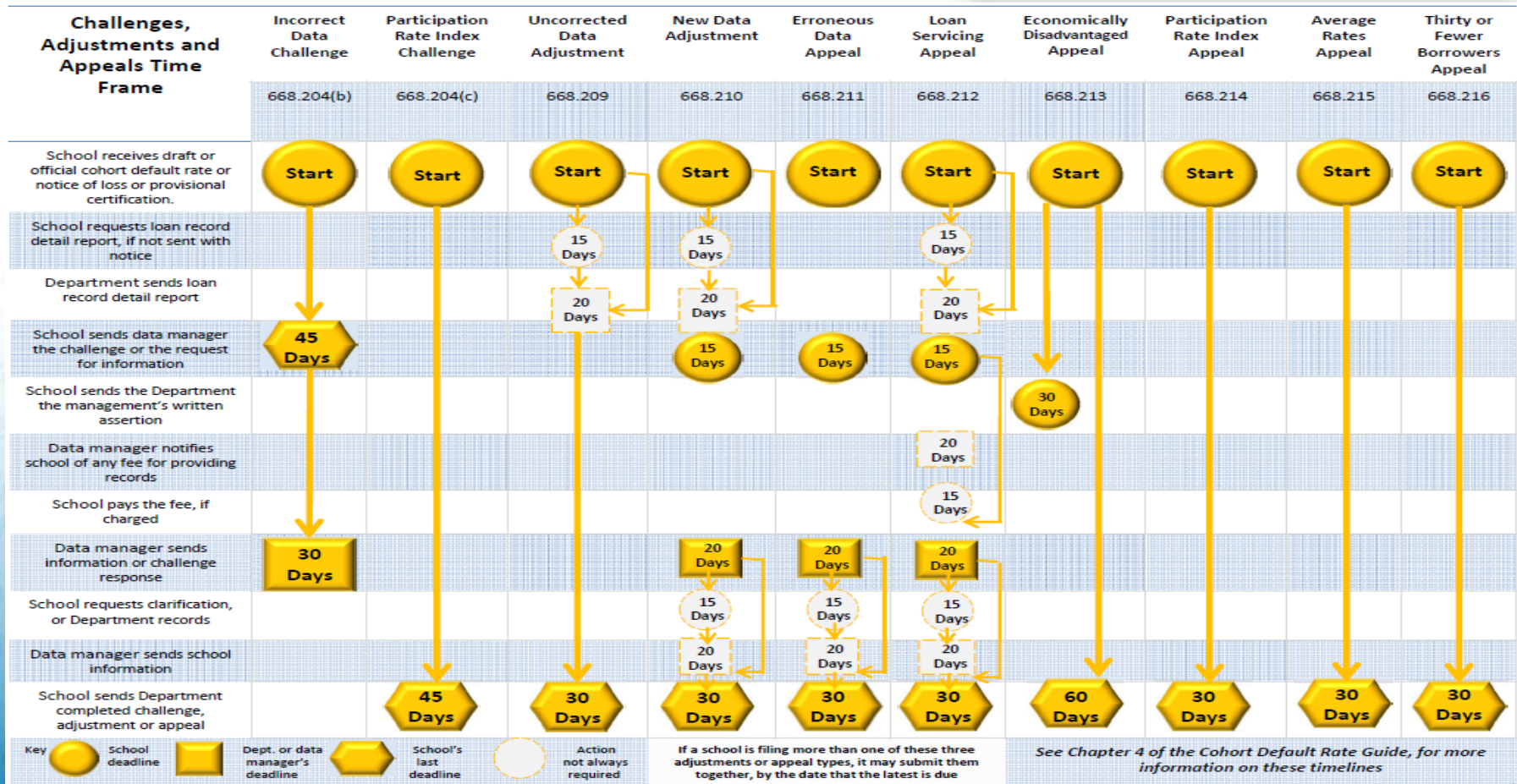
# Challenges, Adjustments and Appeals



# Challenges, Adjustments and Appeals



# Challenges, Adjustments and Appeals - Time Frames



# Incorrect Data Challenges

**IDC:** A School has information to show that borrowers on the LRDR are incorrectly reported. (Chapter 4.1 of the CDR Guide)

**When to file?** During the Draft Period

**Why file?** The correction of incorrect data will impact the official CDR rate.  
Possible incorrect data may include:

- ❖ Borrower did not enter repayment during cohort default year
- ❖ Borrower did not default for CDR purposes during the monitoring period
- ❖ Other borrowers entered repayment during cohort period

**How to File?** Use LRDR codes to determine how borrowers are counted for the cohort year. Submit IDC if data you reported to NSLDS contradicts data on the LRDR. Ensure you have borrower's SSN, name, basis of alleged error and copies of relevant supporting documents.

# Participation Rate Index Challenges/Appeals

**PRI:** Alleges school should not be subject to loss of eligibility or potential placement on provisional certification based solely on its CDR because school has a PRI that meets a specific criteria. (Chapters 4.2 and 4.8 of CDR Guide)

**When to file?** During Draft and/or Official Periods

**Why file?** The draft CDR indicates school will be subject to loss of eligibility or potential provisional certification after the release of the official CDR.

**How to file?** Using paper submission, a school must send its PRI challenge to the Department within 45 calendar days for the draft process or 30 calendar days for the PRI appeal for the official process.



# Uncorrected Data Adjustments

**UDA:** Reflects changes correctly agreed to by a data manager (DM), as a result of an IDC submitted after the release of the draft CDR, but not reflected in the official CDR release. (Chapter 4.3 of the CDR Guide)

**When to file?** During the Official Period

**Why file?** The school's LRDR indicates one or more borrower's agreed upon changes from the IDC are not reflected in the official CDR. An adjustment may decrease the current CDR.

**How to file?** This adjustment is filed through the eCDR Appeals system. The system will compare the LRDR for the draft and official rates and determine if agreed upon changes were made.

# New Data Adjustment

**NDA:** Allows a school to challenge the accuracy of “new data” included in the school’s most recent official cohort default rate. (Chapter 4.4 of the CDR Guide)

**When to file?** During the Official Period

**Why file?** A school’s review of the LRDR for the draft and official rates show data newly included, excluded or otherwise changed during the period between the calculation of the draft and official CDR. If errors are confirmed by the DM, a school’s rate will be adjusted.

**How to file?** This adjustment is available via eCDR Appeals only for the most recent cohort of borrowers, used to calculate most recent official rate.



# Erroneous Data Appeals

**ER:** Alleges a school's LRDR for the official rate includes disputed data from the IDC or incorrect new data. Due to new or disputed data, a school's official CDR is inaccurate. (Chapter 4.5 of the CDR Guide)

**When to file?** During the Official Period

**Why file?** A school's official CDR includes new and/or disputed data, is subject to sanctions or provisional certification based solely on the official CDR, the successful ER by itself or in combination with a UDA or LSA will result in a recalculated CDR below the sanction threshold.

**How to file?** File this adjustment by paper submission. A school begins the process by sending its ER to the DM responsible for the loan within 15 calendar days of the timeframe begin date.

# Loan Servicing Appeals

**LSA:** Alleges a school's official cohort default rate includes defaulted Federal Family Education Loans (FFEL) or William D. Ford Federal Direct Loans (DL) that are considered improperly serviced for CDR purposes. (Chapter 4.6 of the CDR Guide)

**When to file?** During the Official Period

**Why file?** A school believes the CDR calculation includes one or more defaulted FFEL or DL improperly serviced for CDR purposes.

**How to file?** A school begins the process by sending a request for loan servicing records to the relevant DM(s) responsible for a loan within 15 calendar days of the timeframe begin date via the eCDR Appeals System.

*When is a defaulted FFEL considered improperly serviced for cohort default rate purposes?*

**A defaulted FFEL is considered improperly serviced for cohort default rate purposes if one or more of the following occurs:**

**The borrower never made a loan payment, and the school can document that the lender was required but failed to send at least one letter (other than the final demand letter) urging the borrower to make payments on the loan.**

**The borrower never made a loan payment, and the school can document that the lender was required but failed to attempt at least one telephone call to the borrower.**

**The borrower never made a loan payment, and the school can document that the lender was required but failed to submit a request for pre-claims assistance or default aversion assistance to the guaranty agency.**

**The borrower never made a loan payment, and the school can document that the lender was required but failed to send a final demand letter to the borrower.**

**The borrower never made a loan payment, and the school can document that the lender was required but failed to submit a certification (or other documentation) to the guaranty agency to demonstrate that the lender performed skip tracing.**

***When is a defaulted Direct Loan or FFEL PUT to the Department considered improperly serviced for cohort default rate purposes?***

**A defaulted Direct Loan is considered improperly serviced for cohort default rate purposes if one or more of the following occur:**

**The borrower never made a loan payment, and the school can document that the Federal Servicer was required but failed to send at least one letter (other than the final demand letter) urging the borrower to make payments on the loan.**

**The borrower never made a loan payment, and the school can document that the Federal Servicer was required but failed to attempt at least one telephone call to the borrower.**

**The borrower never made a loan payment, and the school can document that the Federal Servicer was required but failed to send a final demand letter to the borrower.**

**The borrower never made a loan payment, and the school can document that the Federal Servicer was required but failed to document that skip tracing was performed if the Federal Servicer determined it did not have the borrower's current address.**

# Economically Disadvantaged Appeals

**EDA:** Alleges a school should not be subject to loss of eligibility (or placed on provisional certification based on two successive three-year rates of 30% or more), due to having a high number of low-income students and meeting the placement or completion thresholds. (Chapter 4.7 of the CDR Guide)

**When to file?** During the Official Period

**Why file?** If an EDA is successful, it exempts the school from loss of eligibility or placement on provisional certification until the next official cohort default rates are released.

**How to file?** Within 30 calendar days, an eligible school may submit a paper copy of an EDA along with the management's written assertion to the Department. Within 60 calendar days, the school must submit an independent auditor's opinion to the Department.



# Average Rates Appeal

**ARA:** Alleges a school facing loss of eligibility based on three consecutive official cohort default rates that equal or exceed 30% is not subject to that sanction if at least two of these official CDRs are average rates and would have been less than the relevant threshold if they had been calculated using only the non-average data for that cohort fiscal year alone. A school facing loss of eligibility based on one official CDR greater than 40% is not subject to the sanction if the official CDR was calculated as an average rate. (Chapter 4.9 of the CDR Guide)

**When to file?** During the Official Period

**Why file?** If a school disagrees with the Department's initial determination of eligibility based on an average cohort default rate, the school may submit an average rate appeal. A successful average rate appeal exempts the school from loss of eligibility until the next official cohort default rates are released.

**How to file?** Within 30 calendar days, an eligible school may submit a paper copy of an average rate appeal along with supporting documentation and certification from the school's chief executive officer that all information is true and correct.



# Thirty-or-Fewer Borrowers Appeal

**TFB:** Alleges a school is not subject to sanction, if a combined total of thirty or fewer borrowers entered repayment in the three most recent cohort fiscal years used to calculate a school's cohort default rates. (Chapter 4.10 of the CDR Guide)

**When to file?** During the Official Period

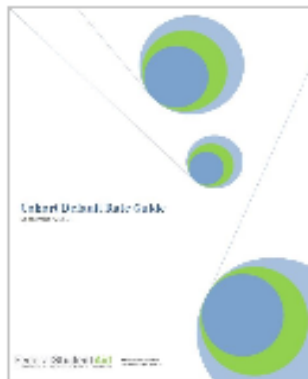
**Why file?** If a school disagrees with the Department's initial determination, the school may submit a thirty-or-fewer borrowers appeal. A successful exempts the school from loss of eligibility until the next official cohort default rates are released.

**How to file?** Within 30 calendar days, an eligible school may submit a paper copy of a thirty-or-fewer borrowers appeal to the Department with supporting documentation included showing there were a total of thirty or fewer borrowers in the three most recent cohort fiscal years used to calculate its CDR. The school must also provide certification from the school's chief executive officer that all information is true and correct.

# Resources and Contact Information

# Resources

## Cohort Default Rate Guide



The Cohort Default Rate Guide (Guide) is a comprehensive publication that the U.S. Department of Education designed to present information on cohort default rates. This Guide will help schools participating in the William D. Ford Federal Direct Loan (Direct Loan) Program and also assist schools in managing their Federal Family Education Loan (FFEL) loans. As of September 2015 this Guide has been updated and is the permanent version.

The information found in this Guide does not supersede or alter any regulatory or statutory requirements that are in effect. If the information in this Guide conflicts with the regulations or statute, the regulations and/or statute take precedence. The legislation authorizing the FFEL and Direct Loan programs can be found in Title IV of the Higher Education Act (HEA) of 1965, as amended. The regulations for cohort default rates are primarily in Subpart N of Section 668 of the Code of Federal Regulations (CFR).

### Cohort Default Rate Guide

- [Cohort Default Rate Guide Master File](#)
- [Table of Contents](#)
- [Part 1: Introduction](#)
- [Part 2: General Information](#)
- [Part 3: Strategy](#)
- [Part 4: Challenges, Adjustments and Appeals](#)
- [Glossary](#)
- [Appendices](#)

# Resources

**The eCDR Appeals User Guides are designed to lead users through the online, paper-less IDC, UDA, NDA and LSA processes. These guides complement the CDR Guide and assume a basic knowledge of cohort default rates and associated processes.**

- [What's New with eCDR Appeals User Guide](#)
- [eCDR Appeals IDC User Guide](#)
- [eCDR Appeals UDA User Guide](#)
- [eCDR Appeals NDA User Guide](#)
- [eCDR Appeals LSA User Guide](#)

# Resources

**Short, online demonstration sessions of the eCDR system for schools and Data Managers have been recorded by Federal Student Aid as training aids.**

## **School demonstration sessions**

- [Registration for eCDR Appeals](#)
- [Preparing and submitting an IDC](#)
- [Preparing and submitting a NDA](#)
- [Preparing and submitting a UDA](#)

## Resource Links

- <http://www.ifap.ed.gov/DefaultManagement/DefaultManagement.html>
- <http://ifap.ed.gov/DefaultManagement/CDRGuideMaster.html>
- <http://ifap.ed.gov/DefaultManagement/guide/TemplatesSpreadsheets.html>
- <https://ecdrappeals.ed.gov/ecdra/index.html>
- <https://ecdrappeals.ed.gov/ecdra/docs/faq.html>



# Contact Information

205 Jefferson Street

P.O. Box 1469

Jefferson City, MO 65102-1469

Phone: (573)751-3940

Toll-free: (800)473-6757

Fax: (573)751-6635

[www.dhe.mo.gov](http://www.dhe.mo.gov)

[info@dhe.mo.gov](mailto:info@dhe.mo.gov)

# Questions?

